



Debtor 1

Alex T. Graham

First Name Middle Name Last Name

Case number (if known) 19-14375

7. Are the income amounts on lines 6a and 6e different? ☐ No ☐ Yes. Explain why they are different and complete line 10.

8. Are the expense amounts on lines 6b and 6f different? ☐ No ☐ Yes. Explain why they are different and complete line 10.

9. Is the net monthly income in line 6h less than 0? ☐ No ☐ Yes. A presumption of hardship arises (unless the creditor is a credit union). Explain how the debtor will make monthly payments on the reaffirmed debt and pay other living expenses. Complete line 10.

10. Debtor's certification about lines 7-9. I certify that each explanation on lines 7-9 is true and correct.

If any answer on lines 7-9 is Yes, the debtor must sign here.

If all the answers on lines 7-9 are No, go to line 11.

Signature of Debtor 1: *[Signature]*

Signature of Debtor 2 (Spouse Only in a Joint Case): *[Signature]*

11. Did an attorney represent the debtor in negotiating the reaffirmation agreement? ☐ No ☐ Yes. Has the attorney executed a declaration or an affidavit to support the reaffirmation agreement? ☐ No ☐ Yes

## Part 2: Sign Here

Whoever fills out this form must sign here.

I certify that the attached agreement is a true and correct copy of the reaffirmation agreement between the parties identified on this Cover Sheet for Reaffirmation Agreement.

*[Signature]*

Signature

Date 01/06/20

MM / DD / YYYY

John C. Andrews

Printed Name

Check one:

- ☒ Debtor or Debtor's Attorney
- ☐ Creditor or Creditor's Attorney

Check one.	
<input type="checkbox"/>	Presumption of Undue Hardship
<input checked="" type="checkbox"/>	No Presumption of Undue Hardship
See Debtor's Statement in Support of Reaffirmation, Part II below, to determine which box to check.	

UNITED STATES BANKRUPTCY COURT  
Western District of Washington

In re : Alex T. & Katelynn Graham  
Debtor

Case No. 19-14375

Chapter 7

REAFFIRMATION DOCUMENTS

Name of Creditor: Potlatch No. 1 Financial Credit Union

☒ Check this box if Creditor is a Credit Union

PART I. REAFFIRMATION AGREEMENT

Reaffirming a debt is a serious financial decision. Before entering into this Reaffirmation Agreement, you must review the important disclosures, instructions, and definitions found in Part V of this form.

A. Brief description of the original agreement being reaffirmed: 5th wheel loan  
*For example, auto loan*

B. AMOUNT REAFFIRMED: \$ 49,953.68

The Amount Reaffirmed is the entire amount that you are agreeing to pay. This may include unpaid principal, interest, and fees and costs (if any) arising on or before 12/04/2019, which is the date of the Disclosure Statement portion of this form (Part V).

See the definition of "Amount Reaffirmed" in Part V, Section C below.

C. The ANNUAL PERCENTAGE RATE applicable to the Amount Reaffirmed is 6.9900 %.

See definition of "Annual Percentage Rate" in Part V, Section C below.

This is a (check one) ☒ Fixed rate ☐ Variable rate

If the loan has a variable rate, the future interest rate may increase or decrease from the Annual Percentage Rate disclosed here.

**D. Reaffirmation Agreement Repayment Terms** (check and complete one):

- ☒ \$ 479.05 per month for 163 months starting on 01/07/2020.
- ☐ Describe repayment terms, including whether future payment amount(s) may be different from the initial payment amount:

**E. Describe the collateral, if any, securing the debt:**

Description:	<u>2018 Genesis 5th wheel travel trailer</u>
Current Market Value	\$ <u>46,405.00</u>

**F. Did the debt that is being reaffirmed arise from the purchase of the collateral described above?**

- ☒ Yes. What was the purchase price for the collateral? \$ 53,175.46
- ☐ No. What was the amount of the original loan? \$ \_\_\_\_\_

**G. Specify the changes made by this Reaffirmation Agreement to the most recent credit terms on the reaffirmed debt and any related agreement:**

	Terms as of the Date of Bankruptcy	Terms After Reaffirmation
Balance due (including fees and costs)	\$ _____	\$ _____
Annual Percentage Rate	_____ %	_____ %
Monthly Payment	\$ _____	\$ _____

- H. ☐ Check this box if the creditor is agreeing to provide you with additional future credit in connection with this Reaffirmation Agreement. Describe the credit limit, the Annual Percentage Rate that applies to future credit and any other terms on future purchases and advances using such credit:

**PART II. DEBTOR'S STATEMENT IN SUPPORT OF REAFFIRMATION AGREEMENT****A. Were you represented by an attorney during the course of negotiating this agreement?**

Check one. ☒ Yes ☐ No

**B. Is the creditor a credit union?**

Check one. ☒ Yes ☐ No



C. If your answer to EITHER question A. or B. above is "No," complete 1. and 2. below.

1. Your present monthly income and expenses are:

a. Monthly income from all sources after payroll deductions  
(take-home pay plus any other income)

\$ \_\_\_\_\_

b. Monthly expenses (including all reaffirmed debts except  
this one)

\$ \_\_\_\_\_

c. Amount available to pay this reaffirmed debt (subtract b. from a.)

\$ \_\_\_\_\_

d. Amount of monthly payment required for this reaffirmed debt

\$ \_\_\_\_\_

*If the monthly payment on this reaffirmed debt (line d.) is greater than the amount you have available to pay this reaffirmed debt (line c.), you must check the box at the top of page one that says "Presumption of Undue Hardship." Otherwise, you must check the box at the top of page one that says "No Presumption of Undue Hardship."*

2. You believe that this reaffirmation agreement will not impose an undue hardship on you or your dependents because:

Check one of the two statements below, if applicable:

☐

You can afford to make the payments on the reaffirmed debt because your monthly income is greater than your monthly expenses even after you include in your expenses the monthly payments on all debts you are reaffirming, including this one.

☐

You can afford to make the payments on the reaffirmed debt even though your monthly income is less than your monthly expenses after you include in your expenses the monthly payments on all debts you are reaffirming, including this one, because:

Use an additional page if needed for a full explanation.

D. If your answers to BOTH questions A. and B. above were "Yes," check the following statement, if applicable:

☒

You believe this Reaffirmation Agreement is in your financial interest and you can afford to make the payments on the reaffirmed debt.

*Also, check the box at the top of page one that says "No Presumption of Undue Hardship."*

**PART III. CERTIFICATION BY DEBTOR(S) AND SIGNATURES OF PARTIES**

I hereby certify that:

- (1) I agree to reaffirm the debt described above.
- (2) Before signing this Reaffirmation Agreement, I read the terms disclosed in this Reaffirmation Agreement (Part I) and the Disclosure Statement, Instructions and Definitions included in Part V below;
- (3) The Debtor's Statement in Support of Reaffirmation Agreement (Part II above) is true and complete;
- (4) I am entering into this agreement voluntarily and am fully informed of my rights and responsibilities; and
- (5) I have received a copy of this completed and signed Reaffirmation Documents form.

SIGNATURE(S) (If this is a joint Reaffirmation Agreement, both debtors must sign.):

Date 01-03-2020 Signature [Signature] Debtor  
 Date 01/03/20 Signature [Signature] Joint Debtor, if any

**Reaffirmation Agreement Terms Accepted by Creditor:**

Creditor Pottlatch Financial Credit Union Po Box 1086 Lewiston ID 83501  
 Print Name Address  
ELEN VARGAS [Signature] 1-10-20  
 Print Name of Representative Signature Date

**PART IV. CERTIFICATION BY DEBTOR'S ATTORNEY (IF ANY)***To be filed only if the attorney represented the debtor during the course of negotiating this agreement.*

I hereby certify that: (1) this agreement represents a fully informed and voluntary agreement by the debtor; (2) this agreement does not impose an undue hardship on the debtor or any dependent of the debtor; and (3) I have fully advised the debtor of the legal effect and consequences of this agreement and any default under this agreement.

☐ A presumption of undue hardship has been established with respect to this agreement. In my opinion, however, the debtor is able to make the required payment.

Check box, if the presumption of undue hardship box is checked on page 1 and the creditor is not a Credit Union.

Date 1/6/2020 Signature of Debtor's Attorney [Signature]  
 Print Name of Debtor's Attorney John C Andrews

**PART V. DISCLOSURE STATEMENT AND INSTRUCTIONS TO DEBTOR(S)**

Before agreeing to reaffirm a debt, review the terms disclosed in the Reaffirmation Agreement (Part I above) and these additional important disclosures and instructions.

**Reaffirming a debt is a serious financial decision.** The law requires you to take certain steps to make sure the decision is in your best interest. If these steps, which are detailed in the Instructions provided in Part V, Section B below, are not completed, the Reaffirmation Agreement is not effective, even though you have signed it.

**A. DISCLOSURE STATEMENT**

1. **What are your obligations if you reaffirm a debt?** A reaffirmed debt remains your personal legal obligation to pay. Your reaffirmed debt is not discharged in your bankruptcy case. That means that if you default on your reaffirmed debt after your bankruptcy case is over, your creditor may be able to take your property or your wages. Your obligations will be determined by the Reaffirmation Agreement, which may have changed the terms of the original agreement. If you are reaffirming an open end credit agreement, that agreement or applicable law may permit the creditor to change the terms of that agreement in the future under certain conditions.
2. **Are you required to enter into a reaffirmation agreement by any law?** No, you are not required to reaffirm a debt by any law. Only agree to reaffirm a debt if it is in your best interest. Be sure you can afford the payments that you agree to make.
3. **What if your creditor has a security interest or lien?** Your bankruptcy discharge does not eliminate any lien on your property. A "lien" is often referred to as a security interest, deed of trust, mortgage, or security deed. The property subject to a lien is often referred to as collateral. Even if you do not reaffirm and your personal liability on the debt is discharged, your creditor may still have a right under the lien to take the collateral if you do not pay or default on the debt. If the collateral is personal property that is exempt or that the trustee has abandoned, you may be able to redeem the item rather than reaffirm the debt. To redeem, you make a single payment to the creditor equal to the current value of the collateral, as the parties agree or the court determines.
4. **How soon do you need to enter into and file a reaffirmation agreement?** If you decide to enter into a reaffirmation agreement, you must do so before you receive your discharge. After you have entered into a reaffirmation agreement and all parts of this form that require a signature have been signed, either you or the creditor should file it as soon as possible. The signed agreement must be filed with the court no later than 60 days after the first date set for the meeting of creditors, so that the court will have time to schedule a hearing to approve the agreement if approval is required. However, the court may extend the time for filing, even after the 60-day period has ended.
5. **Can you cancel the agreement?** You may rescind (cancel) your Reaffirmation Agreement at any time before the bankruptcy court enters your discharge, or during the 60-day period that begins on the date your Reaffirmation Agreement is filed with the court, whichever occurs later. To rescind (cancel) your Reaffirmation Agreement, you must notify the creditor that your Reaffirmation Agreement is rescinded (or canceled). Remember that you can rescind the agreement, even if the court approves it, as long as you rescind within the time allowed.



6. When will this Reaffirmation Agreement be effective?

a. If you *were* represented by an attorney during the negotiation of your Reaffirmation Agreement and

i. if the creditor is not a Credit Union, your Reaffirmation Agreement becomes effective when it is filed with the court unless the reaffirmation is presumed to be an undue hardship. If the Reaffirmation Agreement is presumed to be an undue hardship, the court must review it and may set a hearing to determine whether you have rebutted the presumption of undue hardship.

ii. if the creditor is a Credit Union, your Reaffirmation Agreement becomes effective when it is filed with the court.

b. If you *were not* represented by an attorney during the negotiation of your Reaffirmation Agreement, the Reaffirmation Agreement will not be effective unless the court approves it. To have the court approve your agreement, you must file a motion. See Instruction 5, below. The court will notify you and the creditor of the hearing on your Reaffirmation Agreement. You must attend this hearing, at which time the judge will review your Reaffirmation Agreement. If the judge decides that the Reaffirmation Agreement is in your best interest, the agreement will be approved and will become effective. However, if your Reaffirmation Agreement is for a consumer debt secured by a mortgage, deed of trust, security deed, or other lien on your real property, like your home, you do not need to file a motion or get court approval of your Reaffirmation Agreement.

7. What if you have questions about what a creditor can do? If you have questions about reaffirming a debt or what the law requires, consult with the attorney who helped you negotiate this agreement. If you do not have an attorney helping you, you may ask the judge to explain the effect of this agreement to you at the hearing to approve the Reaffirmation Agreement. When this disclosure refers to what a creditor "may" do, it is not giving any creditor permission to do anything. The word "may" is used to tell you what might occur if the law permits the creditor to take the action.

**B. INSTRUCTIONS**

1. Review these Disclosures and carefully consider your decision to reaffirm. If you want to reaffirm, review and complete the information contained in the Reaffirmation Agreement (Part I above). If your case is a joint case, both spouses must sign the agreement if both are reaffirming the debt.
2. Complete the Debtor's Statement in Support of Reaffirmation Agreement (Part II above). Be sure that you can afford to make the payments that you are agreeing to make and that you have received a copy of the Disclosure Statement and a completed and signed Reaffirmation Agreement.
3. If you were represented by an attorney during the negotiation of your Reaffirmation Agreement, your attorney must sign and date the Certification By Debtor's Attorney (Part IV above).
4. You or your creditor must file with the court the original of this Reaffirmation Documents packet and a completed Reaffirmation Agreement Cover Sheet (Official Bankruptcy Form 427).
5. *If you are not represented by an attorney, you must also complete and file with the court a separate document entitled "Motion for Court Approval of Reaffirmation Agreement" unless your Reaffirmation Agreement is for a consumer debt secured by a lien on your real property, such as your home. You can use Form 2400B to do this.*



**C. DEFINITIONS**

1. **"Amount Reaffirmed"** means the total amount of debt that you are agreeing to pay (reaffirm) by entering into this agreement. The total amount of debt includes any unpaid fees and costs that you are agreeing to pay that arose on or before the date of disclosure, which is the date specified in the Reaffirmation Agreement (Part I, Section B above). Your credit agreement may obligate you to pay additional amounts that arise after the date of this disclosure. You should consult your credit agreement to determine whether you are obligated to pay additional amounts that may arise after the date of this disclosure.
2. **"Annual Percentage Rate"** means the interest rate on a loan expressed under the rules required by federal law. The annual percentage rate (as opposed to the "stated interest rate") tells you the full cost of your credit including many of the creditor's fees and charges. You will find the annual percentage rate for your original agreement on the disclosure statement that was given to you when the loan papers were signed or on the monthly statements sent to you for an open end credit account such as a credit card.
3. **"Credit Union"** means a financial institution as defined in 12 U.S.C. § 461(b)(1)(A)(iv). It is owned and controlled by and provides financial services to its members and typically uses words like "Credit Union" or initials like "C.U." or "F.C.U." in its name.



Certified: 12/03/2019 10:20:41

Vehicle Inquiry Request  
by Erin Vargas  
for POTLATCH NO 1 FEDERAL CREDIT UNION

The vehicle information displayed below is from the current vehicle record as of 03-Dec-2019. For titling questions, please call Customer Service at (360)-902-3770, option 5.

**Vehicle information**

VIN 1G91FEP29JP467102	Model year 2018	Make GMC/S	Model FIFTH WHEEL
Use type Travel Trailer	Body style Travel Trailer	Value Year 2018	Value Code \$52,305
Odometer 0	Previous Odometer 0	Color 1 WHITE	Color 2
Scale weight 0	GVWR 0	Gross weight 0	Equipment # 0
Fleet # 0			

**Registered owner**

	Mailing address	Residential address
Registered : GRAHAM, KATELYNN E.	18020 NW SEABECK HOLLY RD SEABECK WA 98380-6222 Location Code: 1800	
Additional Registered : GRAHAM, ALEX T		

**Legal owner**

	Legal address
Lienholder : POTLATCH #1 FEDERAL CU	PO BOX 847 LEWISTON ID 83501-0857

**Registration**

Type	Transaction	From	Expiration	Cancelled	Registration	Plate/decals type	Plate/Decal number	Tab type	Tab/Decal
On-Road	New Reg	21-Aug-2018	21-Aug-2019		RG37124831	Standard Trailer	50652X	R19	Y045750

**Title information**

Last transaction Vehicle Renewal Notice	Last tran date 20-Jun-2019	Title # 1753956535	County
Previous transaction Original Vehicle	Previous tran date 21-Aug-2018	Title Issued 20-Aug-2018	Renewal Remit Date
Total fees paid 4,787.20	Months of reg 12		

**Comments**

Joint Tenants With Rights of Survivorship

Title Issued

**Privacy Act Disclaimer**

Access to Contracted Plate Search is restricted to authorized persons or organizations.  
Unauthorized use or disclosure of vehicle and vessel information is a crime punishable by fine or imprisonment and may result in civil damages.



Certified: 12/03/2019 10:13:51

Vehicle Inquiry Request  
by Erin Vargas  
for POTLATCH NO 1 FEDERAL CREDIT UNION

The vehicle information displayed below is from the current vehicle record as of  
03-Dec-2019. For titling questions, please call Customer Service at  
(360)-902-3770, option 5.

#### Comments

Expired Gross Weight

On-Road Registration

Gross Weight Registration

Title Issued

#### Privacy Act Disclaimer

Access to Contacted Plate Search is restricted to authorized persons or organizations.

Unauthorized use or disclosure of vehicle and vessel information is a crime punishable by fine or imprisonment and may result in civil damages.

Request by Erin Vargas for POTLATCH NO 1 FEDERAL CREDIT UNION

Page 2 of 2

12/03/2019 10:13:51



444-22-22 222 (continued)

10/10/2019

State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales.

The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge.

[illegible]

NOTICE TO FUTURE BUYERS: Do not sign this contract in blank. You are entitled to a copy of the contract at the time you sign. Keep it to protect your legal rights.

You agree to the terms of this contract, to confirm that before you signed this contract we gave it to you, and you were free to take it and review it. You confirm that you received a completely finished copy when you signed it.

Author: Sam K. [Signature] Date: 6-2-88 Chapter: Page 8 Page: 10/10

DATE OF BIRTH: 8-23-19 [redacted] SEX: M

1. Имя \_\_\_\_\_

Handwritten notes on the bottom of the page:

Handwritten: *Handwritten notes*

Handwritten: *Handwritten notes*

Handwritten: *Handwritten notes*

708

© 2006 The Authors  
Journal compilation © 2006 Blackwell Publishing Ltd

# OTHER IMPORTANT AGREEMENTS

## 1. FINANCE CHARGE AND PAYMENTS

- a. **How we will figure Finance Charge.** We will figure the Finance Charge on a daily basis on the Annual Percentage Rate for the unpaid part of the Amount Financed.
- b. **How we will apply Payments.** We may apply each payment to the interest and unpaid part of the Finance Charge for the unpaid part of the Amount Financed and any other amounts you owe under this contract until we stop.
- c. **How late payments or early payments change what you must pay.** We based the Finance Charge on the interest rate we set when you signed the contract. If you pay late, we may increase the Finance Charge. If you pay early, we may decrease the Finance Charge. We will tell you a notice saying this about the Finance Charge before the first scheduled payment is due.
- d. **You may prepay.** You may prepay all or part of the unpaid part of the Amount Financed at any time and without penalty if you do so. We may use the amount you prepaid to pay the Finance Charge and all other amounts due until the date of your payment.
- e. **Your right to refinance a balloon payment.** In a loan agreement, a balloon payment is a large payment due at the end of the term of the loan. If you are having trouble making the balloon payment, you may refinance it. We will tell you a notice saying this about the Finance Charge before the first scheduled payment is due.
- f. **Your right to refinance a balloon payment.** In a loan agreement, a balloon payment is a large payment due at the end of the term of the loan. If you are having trouble making the balloon payment, you may refinance it. We will tell you a notice saying this about the Finance Charge before the first scheduled payment is due.

## 2. YOUR OTHER PROMISES TO US

- a. **If the vehicle is damaged, destroyed, or missing.** We agree to pay for all you owe under this contract even if the vehicle is damaged, destroyed, or missing.
- b. **Using the vehicle.** You agree not to transfer the vehicle to anyone else or to use it for any purpose other than the purpose for which it was purchased. You agree not to use the vehicle for any purpose other than the purpose for which it was purchased. You agree not to use the vehicle for any purpose other than the purpose for which it was purchased.
- c. **Security interest.** You give us a security interest in the vehicle and all parts or goods that are in or on the vehicle. All money or goods received for the vehicle are yours. We agree to give you a notice saying this about the Finance Charge before the first scheduled payment is due.
- d. **Insurance you must have on the vehicle.** You agree to have the minimum insurance required by the law in the state where the vehicle is registered. You agree to have the minimum insurance required by the law in the state where the vehicle is registered. You agree to have the minimum insurance required by the law in the state where the vehicle is registered.
- e. **What happens for returned insurance, marine, ransom, service, or other contract charges.** If we return a contract charge, you agree that we may deduct the amount from what you owe.

## 3. IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES

- a. **You may now see charges.** If you pay late, we may increase the Finance Charge. If you break your promise, we may increase the Finance Charge. We will tell you a notice saying this about the Finance Charge before the first scheduled payment is due.

- b. **You may have to pay all you owe at once.** If you break your promise, we may require you to pay all you owe at once. We will tell you a notice saying this about the Finance Charge before the first scheduled payment is due.
- c. **You may have to pay collection costs.** If we have to collect what you owe, we may require you to pay all you owe at once. We will tell you a notice saying this about the Finance Charge before the first scheduled payment is due.
- d. **We may take the vehicle from you.** If you break your promise, we may take the vehicle from you. We will tell you a notice saying this about the Finance Charge before the first scheduled payment is due.
- e. **How you can get the vehicle back if we take it.** If we take the vehicle from you, you may get it back if you pay all you owe at once. We will tell you a notice saying this about the Finance Charge before the first scheduled payment is due.
- f. **We will not let the vehicle if you do not get it back.** If you do not get the vehicle back, we will not let you use it. We will tell you a notice saying this about the Finance Charge before the first scheduled payment is due.
- g. **What we may do about optional insurance, marine, ransom, service, or other contracts.** If we return a contract charge, you agree that we may deduct the amount from what you owe.

## 4. WARRANTIES SELLER DISCLAIMS

Unless the Seller makes a written warranty, or enters into a service contract within 90 days from the date of this contract, the Seller makes no warranties, express or implied, on the vehicle, and there will be no implied warranties of merchantability or of fitness for a particular purpose.

This provision does not affect any warranties covering the vehicle that the vehicle manufacturer may provide.

## 5. Used Car Buyers Guide. The information you see on the window form for this vehicle is part of this contract.

Information on the window form overrides any contrary provisions in the contract or sale.

Spanish Translation: Guía para compradores de vehículos usados. La información que ve en el letrero para la ventana para este vehículo forma parte del contrato.

La información del letrero para la ventana de este vehículo forma parte del contrato.

Si el vendedor no hace una garantía escrita, o si el comprador no entra en un contrato de servicio dentro de 90 días de la fecha de este contrato, el vendedor no hace garantías, expresas o implícitas, sobre el vehículo, y no habrá garantías implícitas de comerciabilidad o de idoneidad para un propósito en particular.

Esta disposición no afecta a las garantías que cubran el vehículo que el fabricante del vehículo pueda proporcionar.

La información que se muestra en el letrero para la ventana para este vehículo forma parte del contrato.

La información del letrero para la ventana de este vehículo forma parte del contrato.

Si el vendedor no hace una garantía escrita, o si el comprador no entra en un contrato de servicio dentro de 90 días de la fecha de este contrato, el vendedor no hace garantías, expresas o implícitas, sobre el vehículo, y no habrá garantías implícitas de comerciabilidad o de idoneidad para un propósito en particular.

Esta disposición no afecta a las garantías que cubran el vehículo que el fabricante del vehículo pueda proporcionar.

La información que se muestra en el letrero para la ventana para este vehículo forma parte del contrato.

La información del letrero para la ventana de este vehículo forma parte del contrato.

Si el vendedor no hace una garantía escrita, o si el comprador no entra en un contrato de servicio dentro de 90 días de la fecha de este contrato, el vendedor no hace garantías, expresas o implícitas, sobre el vehículo, y no habrá garantías implícitas de comerciabilidad o de idoneidad para un propósito en particular.

Esta disposición no afecta a las garantías que cubran el vehículo que el fabricante del vehículo pueda proporcionar.

La información que se muestra en el letrero para la ventana para este vehículo forma parte del contrato.

La información del letrero para la ventana de este vehículo forma parte del contrato.

Si el vendedor no hace una garantía escrita, o si el comprador no entra en un contrato de servicio dentro de 90 días de la fecha de este contrato, el vendedor no hace garantías, expresas o implícitas, sobre el vehículo, y no habrá garantías implícitas de comerciabilidad o de idoneidad para un propósito en particular.

Esta disposición no afecta a las garantías que cubran el vehículo que el fabricante del vehículo pueda proporcionar.

La información que se muestra en el letrero para la ventana para este vehículo forma parte del contrato.

La información del letrero para la ventana de este vehículo forma parte del contrato.

Si el vendedor no hace una garantía escrita, o si el comprador no entra en un contrato de servicio dentro de 90 días de la fecha de este contrato, el vendedor no hace garantías, expresas o implícitas, sobre el vehículo, y no habrá garantías implícitas de comerciabilidad o de idoneidad para un propósito en particular.

Esta disposición no afecta a las garantías que cubran el vehículo que el fabricante del vehículo pueda proporcionar.

La información que se muestra en el letrero para la ventana para este vehículo forma parte del contrato.

La información del letrero para la ventana de este vehículo forma parte del contrato.

Si el vendedor no hace una garantía escrita, o si el comprador no entra en un contrato de servicio dentro de 90 días de la fecha de este contrato, el vendedor no hace garantías, expresas o implícitas, sobre el vehículo, y no habrá garantías implícitas de comerciabilidad o de idoneidad para un propósito en particular.

Esta disposición no afecta a las garantías que cubran el vehículo que el fabricante del vehículo pueda proporcionar.

La información que se muestra en el letrero para la ventana para este vehículo forma parte del contrato.

La información del letrero para la ventana de este vehículo forma parte del contrato.

Si el vendedor no hace una garantía escrita, o si el comprador no entra en un contrato de servicio dentro de 90 días de la fecha de este contrato, el vendedor no hace garantías, expresas o implícitas, sobre el vehículo, y no habrá garantías implícitas de comerciabilidad o de idoneidad para un propósito en particular.

Esta disposición no afecta a las garantías que cubran el vehículo que el fabricante del vehículo pueda proporcionar.

La información que se muestra en el letrero para la ventana para este vehículo forma parte del contrato.

La información del letrero para la ventana de este vehículo forma parte del contrato.

Si el vendedor no hace una garantía escrita, o si el comprador no entra en un contrato de servicio dentro de 90 días de la fecha de este contrato, el vendedor no hace garantías, expresas o implícitas, sobre el vehículo, y no habrá garantías implícitas de comerciabilidad o de idoneidad para un propósito en particular.

Esta disposición no afecta a las garantías que cubran el vehículo que el fabricante del vehículo pueda proporcionar.

La información que se muestra en el letrero para la ventana para este vehículo forma parte del contrato.

La información del letrero para la ventana de este vehículo forma parte del contrato.

Si el vendedor no hace una garantía escrita, o si el comprador no entra en un contrato de servicio dentro de 90 días de la fecha de este contrato, el vendedor no hace garantías, expresas o implícitas, sobre el vehículo, y no habrá garantías implícitas de comerciabilidad o de idoneidad para un propósito en particular.

Esta disposición no afecta a las garantías que cubran el vehículo que el fabricante del vehículo pueda proporcionar.

La información que se muestra en el letrero para la ventana para este vehículo forma parte del contrato.

La información del letrero para la ventana de este vehículo forma parte del contrato.

Si el vendedor no hace una garantía escrita, o si el comprador no entra en un contrato de servicio dentro de 90 días de la fecha de este contrato, el vendedor no hace garantías, expresas o implícitas, sobre el vehículo, y no habrá garantías implícitas de comerciabilidad o de idoneidad para un propósito en particular.

Esta disposición no afecta a las garantías que cubran el vehículo que el fabricante del vehículo pueda proporcionar.

La información que se muestra en el letrero para la ventana para este vehículo forma parte del contrato.

La información del letrero para la ventana de este vehículo forma parte del contrato.

Si el vendedor no hace una garantía escrita, o si el comprador no entra en un contrato de servicio dentro de 90 días de la fecha de este contrato, el vendedor no hace garantías, expresas o implícitas, sobre el vehículo, y no habrá garantías implícitas de comerciabilidad o de idoneidad para un propósito en particular.

Esta disposición no afecta a las garantías que cubran el vehículo que el fabricante del vehículo pueda proporcionar.

La información que se muestra en el letrero para la ventana para este vehículo forma parte del contrato.

La información del letrero para la ventana de este vehículo forma parte del contrato.

Si el vendedor no hace una garantía escrita, o si el comprador no entra en un contrato de servicio dentro de 90 días de la fecha de este contrato, el vendedor no hace garantías, expresas o implícitas, sobre el vehículo, y no habrá garantías implícitas de comerciabilidad o de idoneidad para un propósito en particular.

Esta disposición no afecta a las garantías que cubran el vehículo que el fabricante del vehículo pueda proporcionar.

La información que se muestra en el letrero para la ventana para este vehículo forma parte del contrato.

La información del letrero para la ventana de este vehículo forma parte del contrato.

Si el vendedor no hace una garantía escrita, o si el comprador no entra en un contrato de servicio dentro de 90 días de la fecha de este contrato, el vendedor no hace garantías, expresas o implícitas, sobre el vehículo, y no habrá garantías implícitas de comerciabilidad o de idoneidad para un propósito en particular.

Esta disposición no afecta a las garantías que cubran el vehículo que el fabricante del vehículo pueda proporcionar.

La información que se muestra en el letrero para la ventana para este vehículo forma parte del contrato.

La información del letrero para la ventana de este vehículo forma parte del contrato.

Si el vendedor no hace una garantía escrita, o si el comprador no entra en un contrato de servicio dentro de 90 días de la fecha de este contrato, el vendedor no hace garantías, expresas o implícitas, sobre el vehículo, y no habrá garantías implícitas de comerciabilidad o de idoneidad para un propósito en particular.

Esta disposición no afecta a las garantías que cubran el vehículo que el fabricante del vehículo pueda proporcionar.

La información que se muestra en el letrero para la ventana para este vehículo forma parte del contrato.

La información del letrero para la ventana de este vehículo forma parte del contrato.

Si el vendedor no hace una garantía escrita, o si el comprador no entra en un contrato de servicio dentro de 90 días de la fecha de este contrato, el vendedor no hace garantías, expresas o implícitas, sobre el vehículo, y no habrá garantías implícitas de comerciabilidad o de idoneidad para un propósito en particular.

Esta disposición no afecta a las garantías que cubran el vehículo que el fabricante del vehículo pueda proporcionar.

La información que se muestra en el letrero para la ventana para este vehículo forma parte del contrato.

La información del letrero para la ventana de este vehículo forma parte del contrato.

Si el vendedor no hace una garantía escrita, o si el comprador no entra en un contrato de servicio dentro de 90 días de la fecha de este contrato, el vendedor no hace garantías, expresas o implícitas, sobre el vehículo, y no habrá garantías implícitas de comerciabilidad o de idoneidad para un propósito en particular.

Esta disposición no afecta a las garantías que cubran el vehículo que el fabricante del vehículo pueda proporcionar.

La información que se muestra en el letrero para la ventana para este vehículo forma parte del contrato.

La información del letrero para la ventana de este vehículo forma parte del contrato.

Si el vendedor no hace una garantía escrita, o si el comprador no entra en un contrato de servicio dentro de 90 días de la fecha de este contrato, el vendedor no hace garantías, expresas o implícitas, sobre el vehículo, y no habrá garantías implícitas de comerciabilidad o de idoneidad para un propósito en particular.

Esta disposición no afecta a las garantías que cubran el vehículo que el fabricante del vehículo pueda proporcionar.

La información que se muestra en el letrero para la ventana para este vehículo forma parte del contrato.

La información del letrero para la ventana de este vehículo forma parte del contrato.

Si el vendedor no hace una garantía escrita, o si el comprador no entra en un contrato de servicio dentro de 90 días de la fecha de este contrato, el vendedor no hace garantías, expresas o implícitas, sobre el vehículo, y no habrá garantías implícitas de comerciabilidad o de idoneidad para un propósito en particular.

Esta disposición no afecta a las garantías que cubran el vehículo que el fabricante del vehículo pueda proporcionar.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PRESENTED HEREIN OR WITH THE PROCEEDS HEREOF. RECOVERY BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

This document is not valid unless it is signed by the consumer and the seller. The consumer must sign this document in the presence of the seller. The seller must sign this document in the presence of the consumer. The consumer must sign this document in the presence of the seller. The seller must sign this document in the presence of the consumer.

Genesis Supreme, Inc.  
23129 Cajalco Rd  
Perris, CA 92570  
(951) 657-3500

Invoice No. 115-439

INVOICE

Customer  
Name Blue Dog RV, Inc.  
Address 714 West Setlice Way  
City Post falls State: ID Zip: 83854  
Phone (208)773-7878

Misc  
Date 6/27/2017  
PO # 2430  
Approval # 148035  
FOB

Qty	Description	Unit Price	TOTAL
1	2018 Genesis Supreme Toy Hauler, 32CR VIN# 1G91FEP29JP467102	\$38,935.00	\$ 38,935.00
1	Silver/Mocha/Taupe/Beige/Gray		
1	Power & Cooling Upgrade Pkg*	\$ 1,990.00	\$ 1,990.00
1	Living Room Sofa Slideout	\$ 1,200.00	\$ 1,200.00
1	Bedroom Vanity Slideout	\$ 1,850.00	\$ 1,850.00
1	Wireless back up camera	\$ 220.00	\$ 220.00
1	160W Solar w/2000W Inverter	\$ 950.00	\$ 950.00
1	Stainless Steel Galley Package	\$ 225.00	\$ 225.00
1	Central Vacuum System	\$ 175.00	\$ 175.00
1	Exterior TV Bracket & Hookups	\$ 85.00	\$ 85.00
1	EZ Flex Suspension	\$ 150.00	\$ 150.00
1	Arctic Package*	\$ 750.00	\$ 750.00
1	Glass Top Stove(Forced Option)	\$ 225.00	\$ 225.00
1	Upgrade Package (Req'd)	\$ 600.00	\$ 600.00
1	RVIA Certification Tag (Req'd)	\$ 96.00	\$ 96.00

Payment

Tax Rate(s)

SubTotal \$ 47,251.00  
Shipping \$ 2,300.00  
Discount \$ (4,000.00)  
TOTAL \$ 45,551.00

Comments  
Name  
CC #  
Expires

Office Use Only

Finance/Billing - Bank of the West

Thank you for your Business

49,551  
Total



L0031; L22.1 2018 GEI v

LOAN

Payoff Date: 12/04/2019

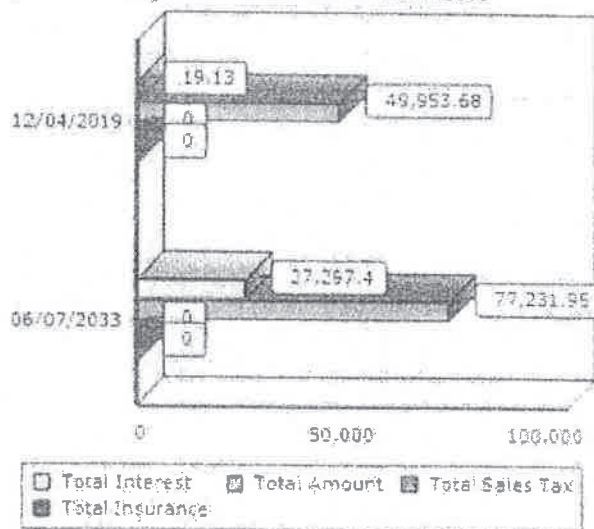
OK



A payment of \$49,953.68 is required to pay off this loan on 12/04/19.

Principal Balance: 49,934.55  
 Interest Type: Daily  
 Interest Rate: 6.990  
 Interest Due: 19.13  
 One Day's Interest: 9.5628  
 Due Date: 01/07/2020  
 Amount Past Due by Payoff Date: 0.00  
 Past Due Payment Count: 0  
 Late Charge Due: 0.00

Payoff on 12/04/2019 vs 06/07/2033



L 0031: L22.1 2018 GEI

LOAD

☐ Full Schedule   

Loan Balance 49,934.55  
Interest Date 12/02/2019  
Interest Rate 6.990  
Remaining Payment Count 162  
Standard Payment 479.05  
Next Payment Date 01/07/2020  
Final Payment 104.90  
Final Payment Date 06/07/2033  
Remaining Interest 27,297.40  
Remaining Payments 77,231.95



# NADAguides Value Report 12/16/2019

## 2018 Genesis Supreme Toy Hauler Fifth Wheel Series M-32CR

### Values

	Suggested List Price	Low Retail	Average Retail
Base Price	\$55,139	\$29,050	\$35,000
<b>Options (Change)</b>			
15,000 BTU Central/Ducted		\$725	\$875
Furnace (30,000-35,000 BTU)		\$315	\$385
Central Vacuum Cleaner		\$200	\$245
Microwave/Convection Combo		\$150	\$180
Refrigerator 4dr (Luxury only)		\$1,705	\$2,050
Air/Hydraulic Brakes (5th Wheel)		\$2,135	\$2,575
Solar Battery Charger		\$490	\$590
Power Slide-Out Room (Bedroom) (Each)		\$1,190	\$1,435
Power Slide-Out Room 14' (Each)		\$2,545	\$3,070
<b>Total Price</b>	<b>\$55,139</b>	<b>\$38,505</b>	<b>\$46,405</b>